

JUVENILES (AGES 0 THROUGH 17) COVERAGE ELIGIBILITY

Medical conditions or personal history that will not be eligible for coverage with *Final Expense Solutions Portfolio products*¹ include, but may not be limited to:

- Cognitive impairment
- Memory loss
- Mental incapacity
- Motor neuron disease
- Cerebral palsy
- Cystic fibrosis
- Huntington’s disease
- Amputation (other than due to accident/trauma)
- Bone marrow, stem cell, or organ transplant (other than corneal)
- Cancer
- Pulmonary fibrosis
- Sickle cell anemia
- Down syndrome
- Autism
- Depression
- Bipolar
- Schizophrenia
- Eating disorder
- Suicide attempt
- Cardiac surgery
- Diabetes Type I or II
- Chronic pain
- Muscular dystrophy
- Paralysis
- Heart failure
- Pending surgery requiring general anesthesia
- Hospice, palliative, or home healthcare
- Terminal medical condition
- Diagnosis of HIV/AIDS
- Currently incarcerated
- Alcohol and or drug treatment
- Drug use
- Reckless driving, DUI, OWI, and DWI
- Felony (convicted of or pleaded no contest)
- Proposed insured, owner, or payor is employed in the cannabis industry or a cannabis-related business.

¹ Subject to underwriting and change without notice

JUVENILE MEDICAL CONDITIONS

Juvenile applicants will not be eligible for coverage when two or more medical categories have a “yes” answer.

MEDICAL CATEGORIES	MEDICAL CONDITIONS	DECISION (Subject to all other factors)
Heart or blood vessels disorder	<ul style="list-style-type: none"> • Congenital heart disease • Irregular heartbeat/arrhythmia • Murmur • Any other disease or disorder of the heart or blood vessels 	Standard
Brain or nervous system disorder	<ul style="list-style-type: none"> • Epilepsy/Seizures • Any other disease or disorder of the brain or nervous system 	Standard
Blood disorder	<ul style="list-style-type: none"> • Platelet disorders • Any other abnormality of the spleen, bone marrow, or blood 	Standard
Digestive disorder	<ul style="list-style-type: none"> • Any disease or disorder of the esophagus, stomach, liver, pancreas, intestine, or colon 	Standard
Lung disorder	<ul style="list-style-type: none"> • Asthma • Any other disease or disorder of the lungs or respiratory system 	Standard
Renal and reproductive disorder	<ul style="list-style-type: none"> • Disease or disorder of the bladder • Disease or disorder of the kidney • Any other disease or disorder of the urinary or reproductive organs 	Standard
Mental health disorder	<ul style="list-style-type: none"> • Anxiety • Attention deficit disorder (ADD/ADHD) • Any other psychiatric mental or emotional condition or disorder 	Standard
Muscles, skin, joints, bones, connective tissue, eyes, and ears disorder	<ul style="list-style-type: none"> • Rheumatoid arthritis (JRA) • Autoimmune disorder • Any other disease or disorder of the musculoskeletal system, skin, or spine 	Standard
Childhood cancers		Decline

JUVENILE HEIGHT AND WEIGHT CHART

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
1	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

Ages 14 through 17. If weight exceeds the maximum weight for the Standard product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD
4'5"	166	184
4'6"	172	191
4'7"	179	198
4'8"	185	205
4'9"	192	213
4'10"	199	220
4'11"	205	228
5'0"	213	236
5'1"	220	243
5'2"	227	252
5'3"	234	260
5'4"	242	268
5'5"	249	276
5'6"	257	285
5'7"	265	294
5'8"	273	303
5'9"	281	312
5'10"	289	321
5'11"	298	330
6'0"	306	339
6'1"	315	349
6'2"	323	358
6'3"	332	368
6'4"	341	378
6'5"	350	388
6'6"	359	398
6'7"	368	408
6'8"	378	419
6'9"	387	429
6'10"	397	440
6'11"	407	451
7'0"	417	462